

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
David ARMES et al.) : Examiner: Mary Da Zhi Wang Cheung
Application No.: 10/728,279) : Group Art Unit: 3694
Filed: December 4, 2003) : Confirmation No.: 7128
For: SYSTEM AND METHOD FOR)
SELECTION OF PAYMENT SYSTEMS :
FROM A PAYMENT SYSTEM)
DIRECTORY TO PROCESS A :
TRANSACTION) January 16, 2008

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated October 16, 2007, Applicants request that the above-identified application be amended as follows.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 7 of this paper.